UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re: Hikmah Haroon Hassan		Case No.		
		CHAPTER 13 PLAN		
		X Original AMENDED		
		AVILIVIDEDAVILIVIDED		
	Debtor(s).	Date: April 11, 2019		
I.	Disclosure of Nonstandard Provisions and Plan's Mo	edification of Secured Debt:		
	A. Does this plan contain any nonstandard provisions (o X Yes No B. Does this plan limit the amount of a secured claim ba (check one)? Yes			
	X No C. Does this plan avoid a security interest or lien (check Yes	one)?		
languag interest	ge in this plan purporting to limit the amount of a secured or lien is void. Even if the Debtor indicated "no" in Secti I claim based on a valuation of the collateral for the claim	ion above or made no selection, any nonstandard provision or claim based on a valuation of the collateral or to avoid a security on 1.B or Section 1.C, the Debtor may seek to limit the amount of a or avoid a security interest or lien through a motion or an adversary		
II.	Means Test Result and Plan Duration: Debtor is (check one): X a below median income debtor with a 36 month applicable commitment period an above median income debtor with a 60 month applicable commitment period			
of allov	ved unsecured claims over a shorter period or is modified	ommitment period unless the plan either provides for payment in full post-confirmation. If the Debtor is below median income, then the ter the first payment is due if necessary to complete the plan		
1II.	Plan Payments to the Trustee:			
NO	A. AMOUNT: \$_150.00 B. FREQUENCY (check one): X Monthly Twice per month Every two weeks	all commence making payments to the Trustee as follows:		
	amount stated above.	Committed refunds shall be paid in addition to the plan payment		
	D. PAYMENTS: Plan payments shall be deducted	g the plan. If no selection is made, tax refunds are committed. I from the Debtor's wages unless otherwise agreed to by the Trustee		
	or ordered by the Court. E. OTHER:			

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/17]

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Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

		TA HOTED	A COTT TO	DIVDENIGEG
Α.	ADN	HNISTR	ATIVE	EXPENSES:

- 1. Trustee. The percentage set pursuant to 28 USC §586(e).
- 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
- 3. <u>The Debtor's Attorney's Fees</u>: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **500.00** was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. X Prior to all creditors
- b. __ Monthly payments of \$_
- c. __All remaining funds available after designated monthly payments to the following creditors: __.
- d. Other:

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

В.	CURRENT DOMESTIC SUPPORT OBLIGATIONS:		
	Creditor	Monthly amount	
	-NONE-	\$	

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence</u> (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	<u>Mor</u> \$	nthly Paymen	<u>t</u> -NONE-	<u>Creditor</u>		Collateral			
Cure Pa	yments:								
Rank	\$	Monthly <u>Payment</u>	Creditor		<u>Collateral</u>		Arrears to be <u>Cured</u>	Interest <u>Rate</u>	0/,

2. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by</u>
Real Property Other than the Debtor's Principal Residence:

[Local Bankruptcy Form 13-4, eff. 12/17]

Ongoing Payments:	

Rank	· · ·	nt <u>Creditor</u>	Col			Interest
C D		ONE- 		<u>lateral</u>		Rate
Cure Pa	yments:					
Rank	Monthly Payment	Creditor -NONE-	<u>Colla</u>	<u>teral</u>	Arrears to be <u>Cured</u>	Interest Rate
rotecti proof of state of the Tru a timely collaters as the "	in any motor vehicle ersonal property acquifirmation adequate proon Monthly Payment Calaim. Monthly Payment Sustee shall pay the value objection to a proof oal. The Debtor stipula Pre-Confirmation Ade	a. 910 Collatera tract balance stated in acquired for the person red within one year pre otection payments shal or, if blank, in the am Creditor -NONE- b. Non-910 Coll are of collateral stated in of claim or in an advers tes that pre-confirmation	Collatera atteral. In the proof of claim sary proceeding, for on adequate protectical use of the Debtor of the D	f claim for a purchar within 910 days prote of the petition as stee in the amounts 'Monthly Payment'' al , unless otherwise program a security interest in the purchase of the petition as security interest in the payments shall be a security interest in the payments and the petition as security interest in the petition as security in	se-money security receding the filing date of the specified below. The Debt stated as the "Pre-Confirm" as specified below after the Pre-Confirmation Adequate Protection Monthly Payment specified in Section X or ordin personal property which the paid by the Trustee in the interest as the "Monthly I	or stipulates that ation Adequate e creditor files a Interest Rate dered following is non-910 e amounts stated
Rank	Monthly Payment	Creditor -NONE-	Debtor's Value of Collateral	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment \$	Interest
Rank	e. NONPRIOR secured, administration The Trustee shall paragraph and the secured of the secured o	S.C. § 507(a). RITY UNSECURED Conversely filed and allowed normal priority unsecutly filed and allowed normal priority. 90.00 y the following special	CLAIMS: No funds red creditors are par npriority unsecured ly classified nonpriority classi	shall be paid to non id in full, provided t claims as follows (d	lowed claims entitled to prince that no claim shall be paid the check one): ms prior to other nonpriority ms prior to other nonpriority that no paid the check one is the check of	s until all perfore it is due.

Direct Payments to be made by the Debtor and not by the Trustee: V.

The following claims shall be paid directly by the Debtor according to the terms of the contract or support or withholding order, and [Local Bankruptcy Form 13-4, eff. 12/17]

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shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DIRECT PAYMENT OF DOMESTIC SUPPORT OBLIGATIONS:

-NONE-	\$ Current Monthly S	upport Obligation Month	ly Arrearage Payment
В.	OTHER DIRECT PAYMENTS:		
Creditor -NONE-	Nature of Debt	Amount of Claim \$	Monthly Payment \$

VI. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation. The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest against the property including taking possession and sale.

Creditor -NONE- **Property to be Surrendered**

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_0.00 \]. To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. \$\\$ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

A. All refunds due debtor attributable to discharge or dismissal shall be disbursed through debtor's counsel.

[Local Bankruptcy Form 13-4, eff. 12/17]

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ N. Brian Hallaq	/s/ Hikmah Haroon Hassan	April 11, 2019
N. Brian Hallaq 29621	Hikmah Haroon Hassan	Date
Attorney for Debtor(s)	DEBTOR	
April 11, 2019		
Date	DEBTOR	Date